

**ROUTH CRABTREE OLSEN, P.S.**  
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Honorable Judge Karen A. Overstreet  
Chapter 7  
Hearing Location: Marysville  
Hearing Date: April 13, 2011  
Hearing Time: 10:30 am  
Response Date: April 6, 2011

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON

In re:

Valeriy Nicholaevich Ponkratov  
Valentina Leonidovna Ponkratova

Debtors.

No.: 11-10395-KAO

ORDER GRANTING RELIEF FROM STAY  
To U.S. Bank, N.A.

This matter came before the Court upon U.S. Bank, N.A.'s motion for relief from stay. It appears for the reasons stated in the motion that the stay should be lifted as to enforcement of the deed of trust that is the subject of U.S. Bank, N.A.'s motion and further as to the property located at 4734 Bayshore Dr, Blaine, Washington 98230 ("Property") and legally described as set forth in the Deed of Trust attached as an exhibit to the motion. NOW, THEREFORE, IT IS HEREBY:

ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to U.S. Bank, N.A., its successors and assigns, so that it may pursue its state remedies to enforce its security interest in the Property and/or as to enforcement of the deed of trust that is the subject of U.S. Bank, N.A.'s motion. Creditor, its successors and assigns, may, at its option, offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement and may contact the Debtor via telephone or written correspondence to offer such an agreement, which shall be non-recourse unless included in a reaffirmation agreement.

1 IT IS FURTHER ORDERED that the order shall be effective immediately notwithstanding  
2 the provisions of F.R.B.P 4001(a)(3) and that the order shall be effective as to any chapter under  
3 which the present case may be converted absent further order of this court.  
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7 Presented by:  
8 **ROUTH CRABTREE OLSEN, P.S.**

                      Overstreet  
United States Bankruptcy Judge  
(Dated as of Entered on Docket date above)

9 /s/ Mark Moburg WSBA#19463 for:  
10 James K. Miersma, WSBA# 22062  
11 Attorneys for Creditor  
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